

## **House Committee on Insurance**

Minutes of Meeting  
2024 Regular Session  
April 3, 2024

### **I. CALL TO ORDER**

Representative Michael "Gabe" Firment, chairman of the House Committee on Insurance, called the meeting to order at 9:20 a.m. in Room 3, in the state capitol in Baton Rouge, Louisiana.

### **II. ROLL CALL**

#### **MEMBERS PRESENT:**

Representative Michael "Gabe" Firment, chairman  
Representative Lawrence A. "Larry" Bagley  
Representative Dennis Bamburg, Jr.  
Representative Jacob Braud  
Representative Chad Brown, vice chairman  
Representative Aimee Adatto Freeman  
Representative Jack "Jay" William Gallé, Jr.  
Representative Brian Leonard Glorioso  
Representative Troy Jude Hebert  
Representative Chance Keith Henry  
Representative John R. Illg, Jr.  
Representative Edmond Jordan  
Representative Michael T. Johnson  
Representative Mandie Landry  
Representative Shaun Raphael Mena  
Representative Tammy T. Phelps  
Representative Roger William Wilder, III  
Representative Matthew Willard

#### **MEMBERS ABSENT:**

Representative Kyle M. Green, Jr.

#### **STAFF MEMBERS PRESENT:**

Rashida Keith, attorney  
Alicia Powell, committee administrative assistant

**ADDITIONAL ATTENDEES PRESENT:**

Rebecca Marshall, sergeant at arms  
Stephen Louis, sergeant at arms  
Donell Francois, sergeant at arms

**III. DISCUSSION OF LEGISLATION****House Bill No. 428 by Representative Boyd**

Representative Firmant announced that action on House Bill No. 428, which provides relative to the Louisiana Citizens Property Insurance Corporation, was voluntarily deferred.

**House Bill No. 441 by Representative Boyer**

Representative Firmant announced that action on House Bill No. 441, which provides for the use of wind zone classification area for new policies covering wind damage, was voluntarily deferred.

**House Bill No. 672 by Representative Jordan**

Representative Firmant announced that action on House Bill No. 672, which provides relative to managing general agents, was voluntarily deferred.

**House Bill No. 513 by Representative Stagni**

Representative Stagni presented House Bill No. 513, which provides with respect to insurance rates.

Ben Riggs, Real Reform Louisiana, 1717 Perkins Rd., Baton Rouge, LA 70808, spoke in support of House Bill No. 513.

Jimmy Ordeneaux, Louisiana Farm Bureau Insurance Company, 701 Poydras St., Ste. 3800, New Orleans, LA 70139, spoke in opposition to House Bill No. 513.

Representative Jordan offered a motion to voluntarily defer action on House Bill No. 513. Without objection, action on House Bill No. 513 was voluntarily deferred by a vote of 17 yeas and 0 nays. Representatives Firmant, Bagley, Bamburg, Braud, Brown, Freeman, Galle, Glorioso, Hebert, Henry, Illg, Jordan, Mandie Landry, Mena, Phelps, Wilder, and Willard voted yea.

Witness cards submitted by individuals who did not speak are as follows: 1 in support and 29 in opposition. Witness cards are included in the committee records.

**House Bill No. 524 by Representative Willard**

Representative Willard presented House Bill No. 524, which suspends the premium surcharge of at least ten percent assessed by the Louisiana Citizens Property Insurance Corporation.

Joe Sciortino, Louisiana Citizens Property Insurance, 1 Galleria Blvd., Ste. 720, Metairie, LA 70001, spoke for information only on House Bill No. 524.

Ben Albright, Independent Insurance Agents and Brokers of Louisiana, 18153 E. Petroleum Dr., Baton Rouge, LA 70809, spoke for information only on House Bill No. 524.

Barrow Peacock, Louisiana Department of Insurance, 1702 N. Third St., Baton Rouge, LA 70802, spoke in opposition to House Bill No. 524 as the designee of Insurance Commissioner Tim Temple, and provided a handout, Exhibit A, which is included in the committee records.

Kevin Cunningham, American Property Casualty Insurance Association, 543 Spanish Town Rd., Baton Rouge, LA 70802, spoke in opposition to House Bill No. 524.

Representative Jordan offered an amendment originating in committee. Representative Jordan offered a motion to adopt the proposed amendment, to which Representative Henry objected. The administrative assistant called the roll, and the amendment was adopted by a vote of 10 yeas and 7 nays. Representatives Braud, Brown, Freeman, Glorioso, Illg, Jordan, Mandie Landry, Mena, Phelps, and Willard voted yea. Representatives Firment, Bamburg, Galle, Hebert, Henry, Mike Johnson, and Wilder voted nay.

Representative Willard offered a motion to report House Bill No. 524 with amendments, to which Representative Bagley objected. The administrative assistant called the roll, and the motion failed to pass by a vote of 9 yeas and 9 nays. Representatives Braud, Brown, Freeman, Illg, Jordan, Mandie Landry, Mena, Phelps, and Willard voted yea. Representatives Firment, Bagley, Bamburg, Galle, Glorioso, Hebert, Henry, Mike Johnson, and Wilder voted nay.

Representative Willard offered a motion to voluntarily defer action on House Bill No. 524. Without objection, action on House Bill No. 524 was voluntarily deferred by a vote of 18 yeas and 0 nays. Representatives Firment, Bagley, Bamburg, Braud, Brown, Freeman, Galle, Glorioso, Hebert, Henry, Illg, Jordan, Mike Johnson, Mandie Landry, Mena, Phelps, Wilder, and Willard voted yea.

Witness cards submitted by individuals who did not speak are as follows: 6 in support, 8 in opposition and 2 for information only. Witness cards are included in the committee records.

**House Bill No. 651 by Representative Braud**

Representative Braud presented House Bill No. 651, which provides relative to insurance fraud.

Representative Firment offered amendments to make technical changes. Representative Firment offered a motion to adopt the proposed amendments. Without objection, the amendments were adopted by a vote of 15 yeas and 0 nays. Representatives Firment, Bagley, Bamburg, Braud, Brown, Galle, Glorioso, Hebert, Henry, Jordan, Mike Johnson, Mandie Landry, Mena, Phelps, and Wilder voted yea.

Representative Firment offered amendments to:

- (1) Modify proposed law to provide that a "fraudulent insurance act" includes a person's presentation of a statement, estimate, invoice, bid, proposal, proof of loss, or any other document to an insurer or insured that misrepresents the scope of damages or costs of repairs associated with a property insurance claim; and
- (2) Make technical changes.

Representative Firment offered a motion to adopt the proposed amendments. Without objection, the amendments were adopted by a vote of 15 yeas and 0 nays. Representatives Firment, Bamburg, Braud, Brown, Galle, Glorioso, Hebert, Henry, Jordan, Mike Johnson, Mandie Landry, Mena, Phelps, Wilder, and Willard voted yea.

Representative Glorioso offered a motion to report House Bill No. 651 with amendments. Without objection, House Bill No. 651 was reported with amendments by a vote of 15 yeas and 0 nays. Representatives Firment, Bamburg, Braud, Brown, Galle, Glorioso, Hebert, Henry, Jordan, Mike Johnson, Mandie Landry, Mena, Phelps, Wilder, and Willard voted yea.

Witness cards submitted by individuals who did not speak are as follows: 26 in support and 1 for information only. Witness cards are included in the committee records.

#### **IV. OTHER BUSINESS**

There was no other business.

#### **V. ANNOUNCEMENTS**

There were no announcements.

#### **VI. ADJOURNMENT**

Representative Jordan offered a motion to adjourn. Without objection, the motion passed by a vote of 15 yeas and 0 nays. Representatives Firment, Bamburg, Braud, Brown, Galle, Glorioso, Hebert, Henry, Jordan, Mike Johnson, Mandie Landry, Mena, Phelps, Wilder, and Willard voted yea.

The meeting was adjourned at 11:36 a.m.

Respectfully submitted,

Chairman Michael "Gabe" Firment  
House Committee on Insurance

Date adopted: September 6, 2024